

# GADGET & MOBILE PHONE INSURANCE QUOTATION STATEMENT OF FACT



This document is a summary of the information advised to the insurance broker or agent who provided this policy to you upon which the contract of insurance detailed below is to be arranged. This document is to be read in conjunction with the Insurance Product Information Document (IPID) and Policy Wording documents which set out the terms of your policy.

You should review this document carefully. Unless it has already been noted in writing, you should disclose to your insurance broker or agent who provided this policy to you immediately if:

- A. You are unable to agree to any of the Statements listed below; or
- B. You are aware of any other Material Facts that have not been disclosed. A Material Fact is one that would influence the insurer's assessment of this risk.

## Fair Presentation of the Risk

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form the contract on which your policy is based. If you become aware the information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You should keep a written record (including copies of letters) of any information you provide. A copy of the Insurance Product Information (IPID) and Policy Wording are available upon request from your insurance broker or agent.

## Assumptions

- You have not had a proposal for insurance declined or cancelled, a policy voided, withdrawn or suspended or special conditions imposed by any insurer;
- You, either personally or in any business capacity, have not been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings in the UK, Channel Islands, Isle of Man or the equivalent in any other country;
- You, either personally or in any business capacity been the owner or director of, or partner in any business, company or partnership which went into administration, administration receivership or liquidation and/or was the subject of any company and/or individual voluntary arrangement with creditors, a winding up order or administration order;
- You, either personally or in any business capacity have not been the subject of a County Court Judgement (CCJ);
- You, either personally or in any business capacity have not been convicted of, or charged (but not yet tried), with any criminal offences involving dishonesty, arson, theft or causing wilful damage.

## General Details

- You, together with any person who is named under the primary liability insurance policy are aged 18 years or over;
- The gadget must not be more than 36 months old when the policy commences and purchased as new, or refurbished directly from the manufacturer or network provider;
- The gadget must have been purchased within the United Kingdom of Great Britain & Northern Ireland, the Isle of Man and the Channel Islands and you must have valid evidence of ownership (not from online auctions);
- All precautions must be taken to protect your gadget from accidental loss and prevent theft. Where the motor vehicle is unattended, the gadget(s) are to be concealed in a locked boot or cargo hold or other locked internal compartment and all the vehicle windows and doors are securely locked and fastened and the keys are to be removed. Any additional security systems must also be implemented;
- You must use the gadget in accordance with the manufacturers guidelines and routinely service, clean and maintain the device(s).
- You must provide the insurer with any receipts, documents, proof of purchase or other evidence, that it is reasonable for them to request in the event of a claim;
- You are not aware of any circumstances which may give rise to a claim being made under this insurance or otherwise affect the insurer's assessment of this risk;

## Limit of Indemnity

The maximum amount payable by the insurer in respect of any one claim and in the aggregate during the Period of Insurance is either £500, £1,000, £1,500, £2,000, £2,500 or £3,000.

The insurance runs along the primary motor insurance policy and if your motor insurance policy and/or your Liability Insurance policy is cancelled or not renewed, all cover under this insurance will automatically end.

## Excess

An excess applies for any claim, which depends on the gadget's value when new:

- Up to the value of £250 the excess is £25,
- Between £251 and £999 the excess is £50,
- Over £999 the excess is £75.

## **Territorial Limits**

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man only. You are also covered Worldwide for a maximum on 90 days in total in any single 12 month period of insurance.

## **Regulatory Information**

This Policy has been arranged by Supercover Insurance, a trading name of Insurance Factory Limited with Rhino Protect Limited t/a Rhino Trade Insurance Services and is underwritten by Zenith Insurance Plc.

Rhino Protect Limited t/a Rhino Trade Insurance Services is registered in England number 06012736.

Registered address: Windsor House, Troon Way Business Centre, Humberstone Lane, Thurmaston, Leicestershire, LE4 9HA.

Rhino Protect Limited t/a Rhino Trade Insurance Services is authorised and regulated by the Financial Conduct Authority firm registration number 772055. This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register).

Insurance Factory Limited is registered in England and Wales number 02982445.

Registered address: 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB.

Insurance Factory Limited is authorised and regulated by the Financial Conduct Authority firm registration number 306164. This can be checked by visiting the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register).

Zenith Insurance Plc is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting insurance business in the UK (Number 211787).

Zenith Insurance Plc is a member of the Association of British Insurers.